

Information to identify the case:			
Debtor 1	Denise L Konovich		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21184-GLT			
Social Security number or ITIN xxx-xx-1996			
EIN __-____-			
Social Security number or ITIN _____			
EIN __-____-			
Date case filed for chapter 13 3/28/17			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Denise L Konovich	
2. All other names used in the last 8 years		
3. Address	24 Concord Dr Irwin, PA 15642	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 400 Pittsburgh, PA 15235	Contact phone 412-825-5170
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 4/24/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.
Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Denise L Konovich
 Debtor

Case No. 17-21184-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309I

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 Total Noticed: 28

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db +Denise L Konovich, 24 Concord Dr, Irwin, PA 15642-9131
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14389922 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 14389923 +Onemain, Po Box 1010, Evansville, IN 47706-1010
 14390960 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14389926 +Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: help@urfreshstr.com Apr 25 2017 02:03:06 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 400, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 25 2017 02:04:21 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 25 2017 02:04:30
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14389910 +EDI: GMACFS.COM Apr 25 2017 01:23:00 Ally Financial, P O Box 380901,
 Bloomington, MN 55438-0901
 14389912 +EDI: TSYS2.COM Apr 25 2017 01:23:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14389913 EDI: CAPITALONE.COM Apr 25 2017 01:23:00 Capital One Bank Usa N, Po Box 85015,
 Richmond, VA 23285
 14389914 +EDI: WFNNB.COM Apr 25 2017 01:23:00 Comenity Bank/buckle, Po Box 182789,
 Columbus, OH 43218-2789
 14389915 +EDI: WFNNB.COM Apr 25 2017 01:23:00 Comenity Bank/vctrsssec, Po Box 182789,
 Columbus, OH 43218-2789
 14389916 +EDI: CCUSA.COM Apr 25 2017 01:23:00 Credit Coll/usa, 16 Distributor Dr Ste 1,
 Morgantown, WV 26501-7209
 14389918 +EDI: TSYS2.COM Apr 25 2017 01:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 14389919 +EDI: AMINFOFP.COM Apr 25 2017 01:23:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14389920 +EDI: IIC9.COM Apr 25 2017 01:23:00 I C System Inc, P.o. Box 64378,
 St Paul, MN 55164-0378
 14389921 EDI: JEFFERSONCAP.COM Apr 25 2017 01:23:00 Jefferson Capital Syst, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 14389924 +E-mail/Text: bankruptcy@loanpacific.com Apr 25 2017 02:05:56 Pacific Union Financia,
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 14408561 +E-mail/Text: bankruptcy@loanpacific.com Apr 25 2017 02:05:56 Pacific Union Financial,
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 14389925 +EDI: PRA.COM Apr 25 2017 01:23:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 14389927 +EDI: RMSC.COM Apr 25 2017 01:23:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
 14389928 +EDI: RMSC.COM Apr 25 2017 01:23:00 Synch/paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-5005
 14408566 +EDI: VERIZONWIRE.COM Apr 25 2017 01:23:00 Verizon, PO Box 25505,
 Lehigh Valley, PA 18002-5505

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Pacific Union Financial, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14389911* +Ally Financial, P O Box 380901, Bloomington, MN 55438-0901
 14408549* +Ally Financial, P O Box 380901, Bloomington, MN 55438-0901
 14408550* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 14408551* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, Po Box 85015, Richmond, VA 23285)
 14408552* +Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
 14408553* +Comenity Bank/vctrsssec, Po Box 182789, Columbus, OH 43218-2789
 14389917* +Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 14408554* +Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 14408555* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 14408556* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 14408557* +I C System Inc, P.o. Box 64378, St Paul, MN 55164-0378
 14408558* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303)
 14408559* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 14408560* +Onemain, Po Box 1010, Evansville, IN 47706-1010
 14408562* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14408563* +Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980

District/off: 0315-2

User: culy
Form ID: 309I

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Total Noticed: 28

Date Rcvd: Apr 24, 2017

***** BYPASSED RECIPIENTS (continued) *****

14408564* +Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
14408565* +Synch/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005

TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Denise L Konovich help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 5